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	<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI; PLUR=YES; OP=ADJ</i>		
<input type="checkbox"/>	L1	(payment adj4 terminal) same (billing adj2 data) same (transmit?)	0
	<i>DB=USPT,EPAB,JPAB; PLUR=YES; OP=ADJ</i>		
<input type="checkbox"/>	L2	(payment adj4 terminal) same (billing adj2 data) same (transmit\$5)	0
	<i>DB=PGPB,USPT,USOC,EPAB,JPAB; PLUR=YES; OP=ADJ</i>		
<input type="checkbox"/>	L3	(payment adj4 terminal) same (billing adj2 data) same (transmit\$5)	1
	<i>DB=USPT,EPAB,JPAB; PLUR=YES; OP=ADJ</i>		
<input type="checkbox"/>	L4	(user near4 (device or terminal)) same (billing adj2 data) same (transmit\$5)	5
<input type="checkbox"/>	L5	(network same funds same transfer?) same (terminal) same (transmit\$3 or communicat\$3) same (billing or transaction or payment)	12

END OF SEARCH HISTORY

reviewed pertinent references (abstracts)

6-4-04

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Databases selected: Multiple databases...

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Advanced Search

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electronic?	Citation and article text
AND	payment
AND	direct

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 ☐ Topic Guide
 ☐ Publication Search
 Marked List: 0 articles
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reviewed abstracts and titles
6-4-94

• 21 articles found for: (electronic?) AND (payment) AND (direct) AND PDN(<9/1/1996)

☐ All sources
 ☐ Scholarly Journals
 ☐ Magazines
 ☐ Trade Publications
 ☐ Newspapers

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- ☐ 1. **Argos unveils plans for Dutch drive as interim sales soar**
 Paul Durman. *The Times*. London (UK): Aug 20, 1996. p. 1

☐ Full text
 ☐ Citation
- ☐ 2. **Digital cash? Don't bank on consumers accepting idea quickly // Fewer than half of Americans use direct deposit; less than 2 percent of bills are paid electronically. Still, financial institutions insist that the time is ripe for digital cash.; [METRO Edition]**
 Jonathan Gaw, Staff Writer. *Star*. Apr 21, 1996. p. 01.A

☐ Full text
 ☐ Abstract
- ☐ 3. **Mailees strike back; [FINAL Edition]**
 USA TODAY (pre-1997 Fulltext). McLean, Va.: Feb 8, 1996. p. 10.A

☐ Full text
 ☐ Abstract
- ☐ 4. **SHOP AT HOME - WITHOUT TURNING ON THE TELEVISION; [FINAL Edition]**
 ELAINE GOSS. *Seattle Times*. Seattle, Wash.: Dec 17, 1995. p. L.2

☐ Full text
 ☐ Abstract
- ☐ 5. **The dilemma of growth**
 Montagu-Pollock, Matthew, Hoon, Lim Siong. *Asiamoney*. London: Sep 1995. p. 3 (4 pages)

☐ Full text
 ☐ Abstract
- ☐ 6. **Toshiba aims for more of Japanese PC market peddling U.S. hardware; [ONE STAR Edition 1]**
 Times Union. Albany, N.Y.: Aug 16, 1995. p. D.8

☐ Full text
 ☐ Abstract
- ☐ 7. **Toshiba aims for more of Japanese PC market peddling U.S. hardware; [ONE STAR Edition]**
 Times Union. Albany, N.Y.: Aug 16, 1995. p. D.8

☐ Full text
 ☐ Abstract
- ☐ 8. **Lifetime jobs: End of an era? // High unemployment, sour economy jeopardize Japan's workers; [FINAL Edition]**
 James Cox, Mark Schilling. *USA TODAY* (pre-1997 Fulltext). McLean, Va.: Jun 9, 1995. p. 04.B

☐ Full text
 ☐ Citation
- ☐ 9. **NOTES ON THE INFOBAHN: ADP Positioned to Control Funds at Point of Payroll**
 RICHARD K. CRONE. *American Banker* (pre-1997 Fulltext). New York, N.Y.: Jan 9, 1995. Vol. 160,

Iss. 5; p. 6.A

 [Full text](#) [Abstract](#)☐ 10. **Comparison shopper***Stewart, Doug. Inc.* Boston: Winter 1994. Vol. 15, Iss. 12; p. 22 (5 pages) [Full text](#) [Page Image - PDF](#) [Abstract](#)

1-10 of 21

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electronic?	Citation and article text
AND	payment
AND	direct

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Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List : 0 articles	interface language: English
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Databases selected: Multiple databases...

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Results

- 5 articles found for: (payment) W/3 ((device or phone or terminal)) AND (direct?) AND ((merchant or payee or vendor or biller)) AND (payment) AND PDN(<9/1/1996)

All sources Scholarly Journals Magazines Trade Publications Newspapers

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- ☐ 1. **E-cash**
Nixon, Brian. **America's Community Banker**. Jun 1996. Vol. 5, Iss. 6; p. 34 (5 pages)
☐ [Full text](#) ☐ [Page Image - PDF](#) ☐ [Abstract](#)

- ☐ 2. **TALL SHIP A VISION OF THE 1700S: [ALL Edition]**
KATHERINE IMBRIE *Providence Journal*. **Sun Sentinel**. Jul 23, 1995. p. 12.J
☐ [Full text](#) ☐ [Abstract](#)

- ☐ 3. **Book fulfillment: Technology for tall orders**
Prester, Beth. **Association Management**. Washington: Jul 1993. Vol. 45, Iss. 7; p. 48 (7 pages)
☐ [Full text](#) ☐ [Page Image - PDF](#) ☐ [Abstract](#)

- ☐ 4. **Non-Cash Alternatives and Money Laundering: An American Model for Canadian Consumers' Protection**
Samuel, Margaret. **American Business Law Journal**. Austin: Sep 1992. Vol. 30, Iss. 2; p. 169 (54 pages)
☐ [Full text](#) ☐ [Abstract](#)

- ☐ 5. **Need We Tax Away Prosperity?**
BEARDSLEY RUMML. **Nation's Business (pre-1986)**. Washington: Nov 1946. Vol. 34, Iss. 11; p. 37 (6 pages)
☐ [Article image - PDF](#) ☐ [Page map](#) ☐ [Citation](#)

1-5 of 5

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Advanced Search

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payment	<input type="button" value="Citation and article text"/>
WITHIN 3 <input type="button" value="v"/>	(device or phone or terminal) <input type="button" value="Citation and article text"/>
AND <input type="button" value="v"/>	direct? <input type="button" value="Citation and article text"/>
AND <input type="button" value="v"/>	(merchant or payee or vendor or biller) <input type="button" value="Citation and article text"/>
AND <input type="button" value="v"/>	payment <input type="button" value="Citation and article text"/>

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- 2 articles found for: (payment) W/3 ((device or phone or terminal)) AND (direct?) AND ((merchant or payee or vendor or biller)) AND (credit?) AND PDN(<9/1/1996)

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- ☐ 2. **Non-Cash Alternatives and Money Laundering: An American Model for Canadian Consumers' Protection**
Samuel, Margaret. American Business Law Journal. Austin: Sep 1992. Vol. 30, Iss. 2; p. 169 (54 pages)
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1-2 of 2

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payment	Citation and article text	
WITHIN 3	(device or phone or terminal)	Citation and article text
AND	direct?	Citation and article text
AND	(merchant or payee or vendor or biller)	Citation and article text
AND	credit?	Citation and article text

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